

B 10 (Supplement 1) (12/11)

UNITED STATES BANKRUPTCY COURT

EASTERN District of VIRGINIA

In re STEVEN G BRYAN & JENNIFER WALKER,
Debtor

Case No. 10-75458

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC MORTGAGE, AS SERVICER Court claim no. (if known): 4

Last four digits of any number you use to identify the debtor's account: 9 8 1 1 Date of payment change: 02/01/12
Must be at least 21 days after date of this notice

New total payment: \$ 2413.10
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- No
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 467.88 New escrow payment: \$ 450.41

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- No
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____ % New Interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- No
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

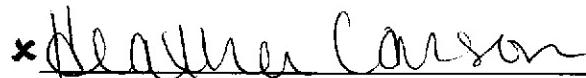
Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

I am the creditor. I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.


Signature

Date 01 , 18 , 2012

Print:	<u>HEATHER CARSON</u>		
	First Name	Middle Name	Last Name
Company	<u>PNC Mortgage, a division of PNC Bank, NA</u>		
Address	<u>3232 Newmark Drive</u>		
	Number	Street	
	<u>Miamisburg</u>	<u>OH</u>	<u>45342</u>
Contact phone	<u>(866) 754 - 0659</u>		Email _____



REPRESENTATION OF PRINTED DOCUMENT
P.O. Box 1920
Dayton, OH 45401-1920
Website: www.pnc.com/mortgage
Customer Service 1-800-822-5626

ESCROW ACCOUNT
DISCLOSURE STATEMENT

LOAN NUMBER: 9811
DATE: December 5, 2011

00-000

STEVEN G BRYAN
JENNIFER WALKER
825 STARDALE DR
CHESAPEAKE VA 23322-6312

CURRENT MONTHLY MORTGAGE PAYMENT

Principal & Interest	1,962.69
Escrow	467.88
Total Payment	2,430.57

NEW PAYMENT INFORMATION

Principal & Interest	1,962.69
Escrow	450.41
Total Payment	2,413.10
New Payment Effective	02/01/12

COMING YEAR ESCROW PROJECTION

This statement provides a detailed summary of activity related to your escrow account. PNC Mortgage maintains your escrow account to pay such items as property taxes, insurance premiums, and mortgage insurance.

This section lists a 12-month running escrow balance to determine the appropriate target balance and to determine if a shortage or surplus exists. This is a projection of the anticipated activity in your escrow account for the coming 12 months.

ANTICIPATED ESCROW DISBURSEMENT		MONTH	PAYMENTS TO ESCROW	DESCRIPTION	PAYMENTS FROM ESCROW	CUR BAL PROJECTION	REQ BAL PROJECTION
MORTGAGE INS	\$1,557.96	February	450.41	FHA/RBP	129.83	1,941.18	1,746.82
CITY TAX	\$2,959.96	March	450.41	FHA/RBP	129.83	2,261.76	2,067.40
HAZARD INS	\$887.00	March		CITY TAX	750.49	1,511.27	1,316.91
		April	450.41	FHA/RBP	129.83	1,831.85	1,637.49
		May	450.41	FHA/RBP	129.83	2,152.43	1,958.07
		May		CITY TAX	750.49	1,401.94	1,207.58
		June	450.41	FHA/RBP	129.83	1,722.52	1,528.16
TOTAL DISBURSEMENTS	\$5,404.92	June		HAZARD INS	887.00	835.52	641.16 **
DIVIDED BY 12 MONTHS		July	450.41	FHA/RBP	129.83	1,156.10	961.74
MONTHLY ESCROW DEPOSIT	\$450.41	August	450.41	FHA/RBP	129.83	1,476.68	1,282.32
		September	450.41	FHA/RBP	129.83	1,797.26	1,602.90
BEGINNING PROJECTED BALANCE	\$1,620.60	September		CITY TAX	729.49	1,067.77	873.41
BEGINNING REQUIRED BALANCE	\$1,426.24	October	450.41	FHA/RBP	129.83	1,388.35	1,193.99
ESCROW SURPLUS	\$194.36	November	450.41	FHA/RBP	129.83	1,708.93	1,514.57
		December	450.41	FHA/RBP	129.83	2,029.51	1,835.15
		January	450.41	CITY TAX	729.49	1,300.02	1,105.66
				FHA/RBP	129.83	1,620.60	1,426.24

* The projected escrow balance at the low point.

** The lowest balance the escrow account should attain during the projected period.

MORE INFORMATION ON REVERSE SIDE

IMPORTANT MESSAGES

The required minimum balance allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless your mortgage document or state law specifies a lower amount.

INTERNET REPRINT



CHECK DATA PRINTS ON LIVE DOCUMENT

LOAN NUMBER 9811

ESCROW ACCOUNT DISCLOSURE STATEMENT

DATE: December 5, 2011

Your projected escrow balance as of 01/31/12 is \$1,820.60 Your required escrow balance, according to this analysis, should be \$1,426.24 This means you have a surplus balance of \$394.36. If a refund check was issued at the time of the analysis, the check is attached to the bottom of this form.

Once during this analysis period, your required escrow balance should be reduced to a target balance of \$641.16, as it does in June. Under Federal law, your target balance should not exceed an amount equal to two months of escrow payments for taxes and insurance, unless your mortgage documentor state law specifies a lower amount.

Projected Activity from the Previous Analysis

This is a projection of the activity for your escrow account from the Previous Analysis. This projection was based on the disbursements anticipated to be made from your escrow account. Compare this projection to the actual escrow activity in the Account History (summarized below).

The escrow payment in this projection may not equal the escrow payment in the Account History if an adjustment was made to collect a shortage or refund a surplus.

Adjustments to the payment and differences between the anticipated and actual disbursements may prevent the actual balance from reaching the projected low escrow balance.

Date	Description	Payments	Disbursements	Balance
BEGINNING BALANCE				
12/10	FHA/RBP	467.88	131.80	851.58
01/11	FHA/RBP	467.88	131.80	1,187.66
02/11	FHA/RBP	467.88	131.80	1,523.74
03/11	FHA/RBP	467.88	131.80	1,859.82
03/11	CITY TAX		802.99	2,195.90
04/11	FHA/RBP	467.88	131.80	1,392.91
05/11	FHA/RBP	467.88	131.80	1,728.99
05/11	CITY TAX		802.99	2,065.07
06/11	FHA/RBP	467.88	131.80	1,262.08
06/11	HAZARD INS		926.00	1,598.16
07/11	FHA/RBP	467.88	131.80	672.16 **
08/11	FHA/RBP	467.88	131.80	1,008.24
09/11	FHA/RBP	467.88	131.80	1,344.32
09/11	CITY TAX		750.49	1,680.40
10/11	FHA/RBP	467.88	131.80	929.91
11/11	FHA/RBP	467.88	131.80	1,265.99
TOTAL		5,614.56	4,864.07	1,602.07

Account History

This is a statement of actual escrow account activity from December 2010 through January 2012. Compare it to the Projected Activity from the Previous Analysis which appears above the Account History.

Your total mortgage payment during the past year was \$2,430.57 of which \$1,962.69 was your Principal and Interest payment and \$467.88 was your escrow payment.

Date	Description	Payments	Disbursements	Balance
BEGINNING BALANCE				
12/10		468.50	*	844.12
12/10	FHA/RBP		131.80 *	1,312.62
01/11		468.50	*	1,180.82
01/11	FHA/RBP		131.80 *	1,649.32
02/11		468.50	*	1,517.52
02/11	FHA/RBP		131.80 *	1,986.02
02/11	CITY TAX		750.49 *	1,854.22
03/11		468.50	*	1,103.73
03/11	FHA/RBP		131.80 *	1,572.23
04/11		468.50	*	1,440.43
04/11	FHA/RBP		131.80 *	1,908.93
04/11	CITY TAX		750.49 *	1,777.13
05/11		468.50	*	1,026.64
05/11	FHA/RBP		131.80 *	1,495.14
06/11		468.50	*	1,363.34
06/11	HAZARD INS		984.00 *	1,831.84
06/11	FHA/RBP		131.80 *	847.84
07/11	FHA/RBP	468.50	131.80 *	716.04
08/11	FHA/RBP	468.50	*	1,052.74
08/11	CITY TAX		129.83 *	1,521.24
09/11		468.50	*	1,391.41
09/11	FHA/RBP		129.83 *	661.92
10/11		468.50	*	1,130.42
10/11	FHA/RBP		129.83 *	1,000.59
11/11		468.50	*	1,469.09
11/11	FHA/RBP		129.83 *	1,339.26
11/11	CITY TAX		*	1,807.76
11/11	FHA/RBP		129.83 *	1,677.93
11/11	CITY TAX		729.49 *	948.44

(Continued on the following page)

Loan Number: 9811
Statement Date: 12/05/11

69390-0000026-001-000-000-000-000

Account History

(Continued)

Date	Description	Payments	Disbursements	Balance
12/11	FHA/RBP	467.88 e	131.80 *e	1,284.52
01/12	FHA/RBP	467.88 e	131.80 *e	1,620.60
TOTAL		6,557.76	5,781.28	

* Indicates a difference from projected activity either in the amount or the date.

** Required minimum escrow balance.

"e" Indicates estimates for future payments or disbursements.

If you have any questions about this analysis statement, please visit us at www.pnc.com/mortgage to send us an email, write to us at PNC Mortgage; Attention: Customer Service Research; B6-YM07-01-7, PO Box 1820; Dayton, OH 45401 or call our Customer Service Department toll free number 1-800-822-5626.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 18th day of January, 2012, a copy of the foregoing Notice of Mortgage Payment Change has been served upon the following parties in interest, via either electronic mail or first class mail postage prepaid:

Steven George Bryan
825 Stardale Drive
Chesapeake, VA 23322
CHESAPEAKE (CITY)-VA

Steve C. Taylor
Law Offices of Steve C. Taylor, P.C.
133 Mt. Pleasant Road
Chesapeake, VA 23322
757-482-5705
Fax : 757-546-9535
Email: bankruptcyattorney@call54legal.com

R. Clinton Stackhouse, Jr.
Chapter 12/13 Trustee
870 Greenbrier Circle, Suite 200
Chesapeake, VA 23320
(757) 333-4000

/s/ Heather Carson, Bankruptcy Specialist
PNC Mortgage
3232 Newmark Dr
Miamisburg OH 45342
(866) 754-0659
Fax: (937) 910-4905